

Information to identify the case:

Debtor 1	<u>Michael B Goldsboro</u>	Social Security number or ITIN	xxx-xx-8921
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Annina Goldsboro</u>	Social Security number or ITIN	xxx-xx-9228
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-14562-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael B Goldsboro

Annina Goldsboro

2/14/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael B Goldsboro
 Annina Goldsboro
 Debtors

Case No. 14-14562-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 44

Date Rcvd: Feb 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2019.

db/jdb
 app
 514624317 +Michael B Goldsboro, Annina Goldsboro, 576 W. Oak Rd, Vineland, NJ 08360-2218
 514624318 +Wendy Kates, 650 Park Drive, Cherry Hill, NJ 08002-3716
 514624320 Cumberland Reminder, P.O. Box 1600, Millville, NJ 08332-8600
 514624319 +Daily Journal, 891 East Oak Rd P.O. Box 1504, Vineland, NJ 08360-2396
 514624322 EOS/ CCA, Re: AT&T Mobility, 700 Longwater Dr, Norwell, MA 02061-1624
 514624319 +Eisenstate, Gabage & Furman, 1179 East Landis Ave, Vineland, NJ 08360-4278
 514624322 +Hoffman Law Offices, Re: M Zuckerman Company Inc, 713 Landis Ave P.O. Box 1106,
 Vineland, NJ 08362-1106
 514796936 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
 514624325 +Midland Mortgage, P.O. Box 268959, Oklahoma City, OK 73126-8959
 514624326 +Northeastern Title Loan, 105 S Dupont Hwy, Dover, DE 19901-7432
 514781875 +Northeastern Title Loans, 3440 Preston Ridge Rd, Ste 500, Alpharetta, GA 30005-3823
 514624328 +Slomins Shield, 125 Lauman Ln, Hicksville, NY 11801-6539
 514624329 +South Jersey Gas, 1 South Jersey Plaza, Hammonton, NJ 08037-9100
 514624330 South Jersey Gas, P.O. Box 6091, Bellmawr, NJ 08099-6091
 514624331 +Waste Management, P.O. Box 13648, Philadelphia, PA 19101-3648
 514624332 Western Pest Service, 458 Rte 38 East, Maple Shade, NJ 08052-2065

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 15 2019 00:14:32 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 15 2019 00:14:29 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514624311 +EDI: GMACFS.COM Feb 15 2019 04:38:00 Ally Financial, P.O. Box 380901,
 Bloomington, MN 55438-0901
 514653799 EDI: AIS.COM Feb 15 2019 04:38:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 514624312 +E-mail/Text: bankruptcy@pepcoholdings.com Feb 15 2019 00:13:55 Atlantic City Electric,
 P.O. Box 13610, Philadelphia, PA 19101-3610
 514661629 E-mail/Text: bankruptcy@pepcoholdings.com Feb 15 2019 00:13:55
 Atlantic City Electric Company, Pepco Holdings Inc, Bankruptcy Division,
 5 Collins Drive Suite 2133, Carneys Point NJ 08069-3600
 514624313 EDI: RESURGENT.COM Feb 15 2019 04:38:00 Cach LLC, PO Box 10587,
 Greenville, SC 29603-0587
 514624314 +EDI: CAPITALONE.COM Feb 15 2019 04:38:00 Capital One, P.O. Box 30253,
 Salt Lake City, UT 84130-0253
 514714681 +EDI: AISACG.COM Feb 15 2019 04:38:00 Capital One Auto Finance, Ascension Capital Group,
 P.O. Box 201347, Arlington, TX 76006-1347
 514902260 +EDI: AISACG.COM Feb 15 2019 04:38:00 Capital One Auto Finance (CODB),
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
 514713456 +EDI: AIS.COM Feb 15 2019 04:38:00 Capital One Auto Finance c/o AIS,
 Portfolio Services, LP f/k/a AIS Data, Services d/b/a Ascension Capital Group,
 4515 N. Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
 514741678 EDI: CAPITALONE.COM Feb 15 2019 04:38:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514734853 +E-mail/Text: bankruptcy@cavps.com Feb 15 2019 00:14:49 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 514624315 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Feb 15 2019 00:15:08 Comcast,
 P.O. Box 3006, Southeastern, PA 19398-3006
 514649880 EDI: RMSC.COM Feb 15 2019 04:38:00 GE Capital Retail Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 514624321 +EDI: CBS7AVE Feb 15 2019 04:38:00 Ginny's, 1112 7th Ave, Monroe, WI 53566-1364
 514728606 +EDI: CBS7AVE Feb 15 2019 04:38:00 Ginny's, P.O. Box 740933, Dallas, TX 75374-0933
 514624323 +E-mail/Text: hduncan@inthenewsonline.com Feb 15 2019 00:15:30 In The News, Inc,
 8517 Sunstate St, Tampa, FL 33634-1311
 514800667 E-mail/Text: pmarraffa@standingtrustee.com Feb 15 2019 00:13:20
 Isabel C. Balboa, Ch. 13 Standing Trustee, Cherry Tree Corporate Center,
 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
 514771889 EDI: JEFFERSONCAP.COM Feb 15 2019 04:38:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 514624324 +EDI: MID8.COM Feb 15 2019 04:38:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 514736691 +EDI: CBS7AVE Feb 15 2019 04:38:00 Midnight Velvet, c/o Creditors Bankruptcy Service,
 P.O. Box 740933, Dallas, TX 75374-0933
 514658702 EDI: GMACFS.COM Feb 15 2019 04:38:00 National Auto Finance Company serviced by Ally Ser,
 PO Box 130424, Roseville, MN 55113-0004
 514624327 EDI: PRA.COM Feb 15 2019 04:38:00 Portfolio Recovery Assoc, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502-4962
 514854272 EDI: PRA.COM Feb 15 2019 04:38:00 Portfolio Recovery Associates, LLC,
 c/o Best Buy Co Brand, POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 44

Date Rcvd: Feb 14, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514794965 EDI: PRA.COM Feb 15 2019 04:38:00 Portfolio Recovery Associates, LLC, c/o Jc Penney,
POB 41067, Norfolk VA 23541
514908303 +Fax: 866-311-5818 Feb 15 2019 00:21:19 Systems & Services Technologies, Inc,
4315 Pickett Road, St. Joseph, MO 64503-1600
514799764 +E-mail/Text: rmcblknotices@wm.com Feb 15 2019 00:15:18 Waste Management,
2625W Grandview Rd Ste 150, Phoenix, AZ 85023-3109

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514624316* Comcast, P.O. Box 3006, Southeastern, PA 19398-3006

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Joshua I. Goldman on behalf of Creditor Midland Mortgage jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor MIDFIRST BANK jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Seymour Wasserstrum on behalf of Joint Debtor Annina Goldsboro mylawyer7@aol.com,
ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Debtor Michael B Goldsboro mylawyer7@aol.com,
ecf@seymourlaw.net

TOTAL: 10